

In re:
Bernardo Mikesell
Flordeliza Mikesell
Debtors

Case No. 19-14891-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 19, 2024

User: admin
Form ID: 138OBJ

Page 1 of 5
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bernardo Mikesell, Flordeliza Mikesell, 1875 Lippincott Road, Huntingdon Valley, PA 19006-7924
14367999	+ 1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
14368012	+ Citibank South Dakota, 701 E 6th Street N, Sioux Falls, SD 57117
14368023	+ Global Credit and Collection, 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
14368024	+ Holy Redeemer Hospital, PO Box 781728, Philadelphia, PA 19178-1728
14368026	+ JL Teamworks, 651 N. Cherokee Lane, Suite B2, Lodi, CA 95240-4267
14368027	+ KeyMed Data Services, PO Box 102607, Atlanta, GA 30368-2607
14368028	+ LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14845157	+ Onslow Bay Financial LLC, c/o Mark Cronin, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14372754	+ Pingora Loan Servicing, c/o Thomas Song, Esq., 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814
14560316	+ Pingora Loan Servicing, LLC, c/o Daniel P. Jones, Esq, 1581 Main Street, Ste 200, Warrington, PA 18976-3403
14560044	+ Pingora Loan Servicing, LLC, c/o Daniel P. Jones, Esquire, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
14372158	+ Pingora Loan Servicing, LLC, C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14400608	+ Pingora Loan Servicing, LLC, Cenlar FSB, BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
14368035	+ Provident Cu, Po Box 8007, Redwood City, CA 94063-0907
14368036	+ Scott Best, Esquire, 170 S. Independence Mall W Suite 874, Philadelphia, PA 19106-3323
14368040	+ Urology Health Specialists, PO Box 1870, Cary, NC 27512-1870

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 19 2024 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 19 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14368001	^ MEBN	Sep 19 2024 23:55:28	American Coradius International llc, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244
14390031	Email/PDF: bncnotices@becket-lee.com	Sep 20 2024 00:06:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14368002	+ Email/PDF: bncnotices@becket-lee.com	Sep 20 2024 00:07:37	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14368003	+ Email/Text: BarclaysBankDelaware@tsico.com	Sep 19 2024 23:58:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
14368009	Email/Text: correspondence@credit-control.com		

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		Sep 19 2024 23:58:00	Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618
14368004	+ Email/Text: bankruptcy@cavps.com	Sep 19 2024 23:59:00	Calvary SPV, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14368005	Email/Text: cms-bk@cms-collect.com	Sep 19 2024 23:58:00	Capital Management Services, 698 1/2 S. Ogden Street, Buffalo, NY 14206-2317
14368006	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 20 2024 00:07:26	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14369422	+ Email/Text: bankruptcy@cavps.com	Sep 19 2024 23:59:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14368007	^ MEBN	Sep 19 2024 23:54:52	Cawley and Bergmann, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
14368008	^ MEBN	Sep 19 2024 23:55:12	Cba Collection Bureau, Po Box 5013, Hayward, CA 94540-5013
14368011	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 20 2024 00:07:41	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14368013	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 20 2024 00:07:11	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14368014	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 20 2024 00:19:14	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14368015	+ Email/Text: mediamanagers@clientservices.com	Sep 19 2024 23:57:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14368016	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 19 2024 23:58:00	Comenity Capital Bank/ Paypal, PO Box 5138, Timonium, MD 21094-5138
14368017	+ Email/Text: bncnotifications@pheaa.org	Sep 19 2024 23:58:00	Cornerstone/AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14368042	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 20 2024 00:06:38	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14402249	Email/Text: bnc-quantum@quantum3group.com	Sep 19 2024 23:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14374059	Email/Text: mrdiscen@discover.com	Sep 19 2024 23:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14368018	+ Email/Text: mrdiscen@discover.com	Sep 19 2024 23:57:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14368020	+ Email/Text: bknotice@ercbpo.com	Sep 19 2024 23:59:00	ERC, PO Box 57610, Jacksonville, FL 32241-7610
14368021	Email/Text: data_processing@fin-rec.com	Sep 19 2024 23:58:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
14368022	^ MEBN	Sep 19 2024 23:55:13	Gatestone & Co. International, 1000 N. West Street, Suite 1200, Wilmington, DE 19801-1058
14368025	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 19 2024 23:58:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14368010	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 20 2024 00:06:05	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14380498	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 19 2024 23:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14373570	Email/PDF: resurgentbknofications@resurgent.com	Sep 20 2024 00:07:10	LVNV Funding, LLC, Resurgent Capital Services,

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			PO Box 10587, Greenville, SC 29603-0587
14368029	^ MEBN	Sep 19 2024 23:55:16	MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14393153	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 19 2024 23:59:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14368032	^ MEBN	Sep 19 2024 23:55:13	NCB Management Services Inc, Po Box 1099, Langhorne, PA 19047-6099
14599455	+ Email/Text: amps@manleydeas.com	Sep 19 2024 23:58:00	Nationstar Mortgage LLC, dba Mr. Cooper, c/o Sarah E. Barngrover, Esq., PO Box 165028, Columbus, OH 43216-5028
14599311	Email/Text: amps@manleydeas.com	Sep 19 2024 23:58:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14623610	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 19 2024 23:58:00	Nationstar Mortgage, LLC, d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
14368031	+ Email/PDF: pa_dc_claims@navient.com	Sep 20 2024 00:07:29	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14368033	+ Email/Text: ngisupport@radiusgs.com	Sep 19 2024 23:58:00	Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
14368034	^ MEBN	Sep 19 2024 23:55:23	Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943
14828439	+ Email/Text: RASEBN@raslg.com	Sep 19 2024 23:58:00	Onslow Bay Financial LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
14845075	^ MEBN	Sep 19 2024 23:55:33	Onslow Bay Financial LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14828906	+ Email/Text: RASEBN@raslg.com	Sep 19 2024 23:58:00	Onslow Bay Financial LLC, c/o Michelle L. McGowan, Esq., 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14400098	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 20 2024 00:20:04	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14399932	Email/Text: ebn_bkrt_forms@salliemae.com	Sep 19 2024 23:59:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14368037	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 20 2024 00:07:34	Synchrony Bank/ JC Penney, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14368038	Email/Text: bankruptcy@unifund.com	Sep 19 2024 23:58:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
14368019	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 19 2024 23:59:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
14378893	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 19 2024 23:59:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
14368041	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Sep 19 2024 23:59:00	US Bank/Rms CC, Card Member Services, Po Box 108, St Louis, MO 63166
14368039	+ Email/Text: BAN5620@UCBINC.COM	Sep 19 2024 23:58:00	United Collection Bureau, 5620 South Wych Blvd, Suite 206, Toledo, OH 43614-1501
14368000	+ Email/Text: bnc@alltran.com	Sep 19 2024 23:58:00	alltran Financial LP, PO Box 722929, Houston, TX 77272-2929

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14390033	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14390034	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14382435	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14382436	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14368030	##+	Nationwide Credit Inc, PO box 14581, Des Moines, IA 50306-3581

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Pingora Loan Servicing LLC amps@manleydeas.com
DANIEL P. JONES	on behalf of Creditor Pingora Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor Onslow Bay Financial LLC bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Pingora Loan Servicing LLC jblank@pincuslaw.com, mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaeef@gmail.com
MARIO J. HANYON	on behalf of Creditor Pingora Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Bernardo Mikesell msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
MICHAEL SETH SCHWARTZ	on behalf of Joint Debtor Flordeliza Mikesell msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
MICHELLE L. MCGOWAN	on behalf of Creditor Onslow Bay Financial LLC mimcgowan@raslg.com
SARAH ELISABETH BARNGROVER	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper sarah.barngrover@beckshybrids.com
THOMAS SONG	on behalf of Creditor Pingora Loan Servicing LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Bernardo Mikesell)	Case No. 19-14891-amc
)	
Flordeliza Mikesell)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 19, 2024

For The Court

Timothy B. McGrath
Clerk of Court